

Certificate Number: 05781-PAE-DE-030773221

Bankruptcy Case Number: 14-14367



05781-PAE-DE-030773221

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 25, 2018, at 3:55 o'clock PM PDT, Tracey Pethel completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 25, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President